

Imaged Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIAFILED  
8/14/23 12:22 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPa

IN RE:

DAVID W MURPHY  
BAMBI L MURPHY  
Debtor(s)Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-21773

Chapter 13

Related to Dkt. No. 98

## ORDER OF COURT

AND NOW, this 14th day of August, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

## ENTERED BY DEFAULT

BY THE COURT:

  
 GREGORY J. ADDONIO jah  
 CHIEF UNITED STATES BANKRUPTCY JUDGE

In re:  
David W Murphy  
Bambi L Murphy  
Debtors

Case No. 18-21773-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 14, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David W Murphy, Bambi L Murphy, 707 Ferne Drive, Kittanning, PA 16201-2311
14825972	+ AT & T, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14825974	Barclays Bank Card, P.O. Box 23870, Jacksonville, FL 32241-3870
14825981	+ Glen Toy, 505 North Crescent St, Kittanning, PA 16201-2213
14825984	+ HSBC, CML Customer Resolution Department, 1421 W. Shure Drive, Suite 100, Arlington Heights, IL 60004-7818
14825983	+ Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14825986	+ Joshua McNamara, Esq., Hayt, Hayt, & Landau LLC, Meridian Center I, 2 Industrial Way West, Eatontown, NJ 07724-2279
14825988	Macy's, P.O. Box 31179, San Antonio, TX 78265-9728
14825990	Midland Mortgage, P.O. Box 269074, Oklahoma City, OK 73126-9074
14825993	+ One Main Financial, Bankruptcy Department, 725 Industrial Boulevard, London, KY 40741-7288

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 14 2023 23:45:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: bnc-quantum@quantum3group.com	Aug 14 2023 23:45:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 14 2023 23:44:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14884921	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 14 2023 23:45:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14825973	Email/Text: BarclaysBankDelaware@tsico.com	Aug 14 2023 23:45:00	Barclays Bank Card, P.O. Box 8801, Wilmington, DE 19899-8801
14825975	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Aug 14 2023 23:44:00	Beneficial/hfs, PO Box 5263, Carol Stream, IL 60197-5263
14825976	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 15 2023 00:40:00	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
14825978	Email/Text: correspondence@credit-control.com	Aug 14 2023 23:45:00	Credit Control LLC, PO Box 31179, Tampa, FL 33631
14849298	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2023 23:39:08	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14857600	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2023 23:39:11	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14825977	+ Email/Text: mediamanagers@clientservices.com	Aug 14 2023 23:44:00	Client Services, Inc., 3451 Harry Truman Bl, Saint

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Case Number	Communication Type	From	Date/Time	To
14825979	Email/PDF	creditonebknotifications@resurgent.com	Aug 15 2023 00:40:06	Charles, MO 63301-9816
14860543	+ Email/PDF	Citi.BNC.Correspondence@citi.com	Aug 14 2023 23:50:55	Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
14983445	Email/Text	bnc-quantum@quantum3group.com	Aug 14 2023 23:45:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14825980	+ Email/Text	collectionbankruptcies.bancorp@53.com	Aug 14 2023 23:46:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14825982	Email/Text	GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 14 2023 23:45:00	Fifth Third Bank, c/o Bankruptcy Dept. Mdropso5, 1850 East Paris, Grand Rapids, MI 49546-6210
14825985	Email/Text	BNCNOTICES@noexternalmail.hsbc.com	Aug 14 2023 23:44:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
14825987	+ Email/PDF	resurgentbknotifications@resurgent.com	Aug 14 2023 23:50:52	HSBC Mortgage Services, P.O. Box 17580, Baltimore, MD 21297-1580
14878555	Email/PDF	resurgentbknotifications@resurgent.com	Aug 14 2023 23:51:27	LVNV Funding, P.O. Box 1269, Greenville, SC 29602-1269
14868142	+ Email/Text	bankruptcydpt@mcmcg.com	Aug 14 2023 23:46:00	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14878218	+ Email/PDF	ais.midfirst.ebn@aisinfo.com	Aug 14 2023 23:39:06	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14825989	Email/Text	bankruptcydpt@mcmcg.com	Aug 14 2023 23:46:00	MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
14825991	^	MEBN	Aug 14 2023 23:31:13	Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
14825992	^	MEBN	Aug 14 2023 23:31:15	Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943
14855935	Email/PDF	cbp@omf.com	Aug 14 2023 23:51:48	Northstar Location Services LLC, Attn: Financial Services Dept., 4285 Genesee St., Buffalo, NY 14225-1943
14825994	Email/PDF	PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 14 2023 23:39:11	OneMain, P.O. Box 3251, Evansville, IN 47731-3251
14826802	+ Email/PDF	rmscedi@recoverycorp.com	Aug 14 2023 23:39:30	Portfolio Recovery Associates LLC, PO BOX 12914, Norfolk, VA 23541
14825995	Email/Text	signed.order@pfwattorneys.com	Aug 14 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14868766	Email/Text	bnc-quantum@quantum3group.com	Aug 14 2023 23:45:00	Pressler & Pressler LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
14875676	Email/Text	bnc-quantum@quantum3group.com	Aug 14 2023 23:45:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14863251	+ Email/Text	bankruptcy@sccompanies.com	Aug 14 2023 23:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14825996	Email/Text	bankruptcy@sccompanies.com	Aug 14 2023 23:46:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14825997	Email/PDF	gecsedi@recoverycorp.com	Aug 14 2023 23:51:48	Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
14825998	Email/PDF	gecsedi@recoverycorp.com	Aug 14 2023 23:51:30	Synchrony Bank/Dicks Sporting Goods, P.O. Box 965004, Orlando, FL 32896-5004
				Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927

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14826000	Email/Text: VWBKNotices@nationalbankruptcy.com	Aug 14 2023 23:44:00	VW Credit, P.O. Box 5215, Carol Stream, IL 60197-5215
14856303	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Aug 14 2023 23:44:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14825999	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 14 2023 23:45:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14878673	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Debtor David W Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com;jody@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Joint Debtor Bambi L Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com;jody@dairosenblumbankruptcy.com
Maria T. Capiral	on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
William E. Craig	

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on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8